FINANCIAL AND COMMERCIAL

The Stock Market and Its Irregularities.

GOLD HIGHER.

The Influence of War Rumors-Speculation Responsive.

MONEY STRINGENT.

Covernment and Railroad Bonds Strong.

THE BANK EXHIBIT.

WALL STREET, SATURDAY, Nov. 22-6 P. M. The stock market to-day exhibited the same fuctuating character that may have been observed during the last week. There is nothing in the situation, however, which warrants an invitation to the outside capitalist to bring his money hither and make an investment. The market bears within itself the evidences of depression. The oldest operators on the street give it as an opinion, irrespective of all outside influences, that it must decline. The condition of the country does not justify the sharp speculation whereby a few men have advanced the prices of lancy stocks. Yet they will douotless control the market for several days, operate very much as they did preceding the panic, and perhaps be caught by another catastrophe. Brokers and bankers are "fighting shy" of these parties; the stringency of money somewhat describes their credit; and it is not unprobable that within a few days their speculative power will be exhausted. Much of the , strength of the market to-day towards the close was due to the publication by the banks of their condition. This, however, when fully analyzed would not give warrant to the confidence exhibited, masmuch as it does not show various detalls connected with the individuality of sundry fustitutions, the weakness of which is covered and

Gold opened at 110, moved up to 110%, thence down to 109%; subsequently advanced to 110% a \$10%, and maintained its strength until the close. Gold is responding to public sympathy. Between Spanish passion on the one hand and American Indignation on the other war seems inevitable. On both sides, if reports be true, the people are angry. Prices, therefore, are nrm, and they promtse to grow even stronger as "the combat thickens." The following have been the principal quo-

THE GOLD MARKET.

protected by the cumulative report.

10:45 A. M 110	1:30 P. M 110%
21 A. M 109%	1:45 P. M 11036
11:15 A. M 110	2 P. M 11034
11:30 A. M 110	2:15 P. M 110%
11:45 A. M 110	2:80 P. M 11034
33 M 11016	2:45 P. M 110%
12:15 P. M 110%	8 P. M 11036
12:30 P. M 110%	
CLEARING HOU	SE STATEMENT.
Currency exchanges	
Gold balances	
The day's business at t	he Gold Exchange Bank
was as follows:-	
Gross clearances	\$66,583,000
Gold balances	
Corrency balances	2 027 394

The Chicago, Rock Island and Pacific Railroad Company advertise to pay their half-yearly dividend on Monday, the 24th instant, without rebate. THE MONEY MARKET,

On call loans to-day money was firm at 7 per cent currency and gold, with exceptional transactions on the basis of 1-32 and 1-16. At the close, however, the market showed greater ease. The bull cliques have had much to do with the advance. Prime mercantile paper is quoted at 12 to 18 per cent, with little business below 15 per cent, Foreign exchange was heavy and lower, closing at 106% for prime bankers' 60 days sterling and 108

London despatches report consols and American three months was 6 per cent, or 2 per cent below the Bank of England rate. The bullion gone into the bank to-day is £28,000. Paris despatches quote rentes at 58f. 45c. Erie in London, 35% a 36. Consols for money, 92%; for account, 93. United States five-twenties, '65's., old, 93; '67's, 96%; new Aves, 91 1/2. Quotations in Amsterdam are as follows :- Central Pacific first mortgages, 80; Union Pacific first mortgage bonds, 67; Union Pacific stock, 18%; Northwest preserred, 56; St. Paul pre-Jerred, 48 1/4; Erie, 39.

THE UNITED STATES TREASURY. The Treasury operations for the week at the New York office included the disbursement of \$759,300 gold on account of interest, \$2,547,000 in redemption of nve-twenty bonds, and the receipt of \$1,701,700 for customs. The customs receipts today were \$260,000. The internal revenue receipts to-day were \$228.029; for the month, \$5.198.745; for the fiscal year, \$38,37-,184. The Assistant Treasurer to-day paid out \$19,000 on account of Interest and \$510,000 in regemption of five-twenty

The foreign commerce of the port for the week was as follows :- General merchandise imports, including dry goods, \$6,226,663; produce exports, \$7,603,599, and specie exports, \$530,410. The total merchandise imports since January 1 are \$358,472,921, against \$346,624,820 last year, and \$339,999.541 in 1871. The exports of produce since January 1, this year, are \$265,192,846, against \$205,133,530 last year and \$206 214,082 in 1871. The total exports of specie since January 1 are \$45,081,713, against \$66,096,591 last year, and

THE BANK STATEMENT, For the first time in a number of weeks we have an exhibit of the condition of the banks. There is nothing but an unknown quantity with which to compare the statement, and we therefore give the figures as they are furnished. It must be borne in mind that no account is taken of the loan certifi cates, nor is the amount of this class of liabilities described. It is fair to believe that they represent some \$22,000,000. We append a table of the condi tion of the banks this week and last :-

Scient in their reserve \$348,250. If the loan certifi, cates were counted there would be a deficiency in the reserve of upwards of \$5,000,000. It will also be observed that, according to the daily statement, the banks hold \$33,000,000, and, according to the weekly statement, the banks hold \$30,000,000 of legal tenders, a fact which shows either that the system of averages is wrong or that the banks have made a mistake in their daily count. The following table shows the condition of the banks this week compared with September 20:-

 Sept. 20.
 Nor. 22.

 Loans.
 \$278,421,700
 248,067,300
 Dec. 30,354,400

 Specie.
 18,844,600
 17,568,700
 Dec. 1,275,000

 Circulation
 27,414,200
 27,299,800
 Dec. 30,072,900

 Legal tenders
 34,307,900
 36,899,800
 Dec. 3,408,100
 The bank statement shows a heavy liquidation. In the meantime the government has issued \$20,000,000 legal tenders from the reserve, and yet

the banks hold nearly \$3,500,000 less than they did

affairs as regards both American and Euglis securities. Outside of the Bank of Eugland mone s 6 per cent for prime three months' discount although the Bank rate continues at 8 per cent The gain of the Bank to-day in builion was £28,000 SOUTHERN SECURITIES

were quiet. The following were the latest bids;-Missourl sixes, 87%; do. do., Hannibal and 86 Joseph issue, 84; Tennessee sixes, old, 71½; do. do., new, 71½; Virginia sixes, old, 35; do. do. new, 37½; do. do., consols, 49; do. do., deferred, 9; Georgia sixes, 60; do. sevens, new, 81; Nort Carolina sixes, old, 22: do., North Carolina Rai road Company, coupon, 30; do. do., ex coupon, 20 do., special tax, 6; South Carolina sixes, 22 do. do., January and July, 814; do., funding act 1866, 10; Texas tens, 1876, 80.

GOVERNMENT BONDS.

Covernment bonds closed quiet and firm at the following quotations:—United States sixes, 1881 registered, 113% a 514%; do. do., do., coupon 114% a 115; do. five-twenties, 1862, coupon, 1083 do., 1864, do., 109; do., 1865, do., 110 a 1103 do. do., do., new, 113% a 113%; do., 1867, coupon 114%; do., 1868, do., 114%; do. ten-orties, registered, 108 a 108%; do., coupon, 108 a 108% do fives, 1881, coupon, 109% a 100%; six per cen bonds, Pacific Railroad, 110 a 110%.

BAILEOAD BONDS. Railroad bonds were active and quotations main

ansactions were in Unio
a 57%, and Toledo an
livision, at 80% a 81. Th
ivesion, at some a six
Del, Lack & W 2d m 97
Del. Lack & W7's con. 95
Tol a Was 1st mex 90
Tol & Wab 1st m, St i. D 81 To & Wab 2d m, 82
Tol & Wat cons con 71
Gt West 1st m. '88 89
III & So lowa 1st m 82
Galena & Chic'ex 93
Galena & Chie 2d m 92
Chi, R 1 & Pac
NJ Cen ist m new100
N J Southern 1st m 7's. 40
Pitts, Ft W & Chie ist., 101
P.trs. Pt W & Cline 3d m 85 Clev & l'itts con st 89
Clev & l'itts con s t 89
Chic & Alton 81 95
St Louis & 1 M Ist m 913
Mil & St P S's, lst m PD 101
MilasiP 1st m 7 3-10,PD 8
Mil a St P 7's, gold, ED 74
Mil & St P 1st in, LaCD 8t
Mil & St P st m, I&MD 70 Mil & St P 1d m 71
Chie & Mii 1st m 9i
Joliet & Chie 1st m 102
Coi, Chie & Ind C 1st m 80
Col, Chic & Ind C 2d m 19
Tol, Peoria & War, E.D. 70
Bo t. H & F. lst m 24
Cedar F & Minn 1st m 69
SHARES

sold at 250 for City, 93 for Republic and 88 for Ger man-American. The latest bids are:-New York 110; Manhattan, 135; Merchants', 108; Mechanics 110; Union, 125; America, 137; City, 250; Phoenix 91; Greenwich, 207 1/4; State of New York, 105 Commerce, 100%; American Exchange, 100; Met ropolitan. 115; Market, 110; Corn Exchange, 110 Central National, 59; Fourth National, 93; Nint

THE COTTON MARKET. On 'Change to-day (Saturday) cotton met with moderate demand, with values not essentially changed for lots on the "spot," but 14c. a 14c. per lb. lower for forward delivery. Flour was in fair request at unchanged prices. Wheat was in limited request at a decline of from 1c. to 2c. per bushel. Corn, although easy, was not quotably changed, and in moderate demand.

HIGHEST AND LOWEST PRICES. The following table shows the opening, highest

ı	and lowest prices of the day:-		
ı	Opening.	Highest.	Lowest.
ı	N.Y.C. and H. R. stock con. 88	88%	8734
ı	Harlem112	112	112
ı	Erie 4234	4334	4236
	Lake Shore 69	7034	68 %
ı	Wabash 41%	41%	4036
ı	Northwestern 421/2	4834	4236
l	Northwestern preferred 63%	64	6334
ı	Rock Island 88 %	8834	87%
ı	Milwaukeee and St. Paul 30%	31	30 %
ı	Mil. and St. Paul preferred 53%	5334	53%
ı	Ohio and Mississippi 2434	24 %	23%
ı	New Jersey Central 9114	92	9134
ı	Union Pacific 20%	2134	20%
J	C., C. and I. C 21%	2134	21%
1	Pittsburg 79	79	79
	Pacific Mail	62	59%
	Pacific mail	29	28
	MEMORANDA.		

The Rock Island Company will pay their dividend

ERIE BAILWAY COMPANY EARN 18, 1873.	INGS FROM	OCTOBER
For week ending November 15. Previously reported	1872. 7 Days. \$488,804 2,236,344	1873. 7 Days. \$424,369 2,293,695
Totals since October 1\$ Decrease for week Decrease for one month and tw		\$2,718,664 64,435 7,084

SALES AT THE NEW YORK STOCK EXCHANGE Saturday, Nov. 22-10:15 A. M.

2000 1	U S 5-20, r, 67.0 c	113	2000000	1077 (25 to 10 to	The state of the s
		10	A. M.	-Before	Call.
1500 st	is West Un Tel	60%	100 shs	Un Pac RR.	20
400	do	601	100 Chi	ARIRR	88
500	0.0	6032	50	do	
200	do	6027	200	do	87
900	do	61	100 L S	& M S RR.	69
690	do	6114	3.0	do	69
100	do	6134	400	do	69
500	do	61 .	300	do	691
1000	do	6136	100	00	83 69
600	do83	0.15	200	do	69
200	do	61	400	do	683
400	do	61	200	do	c 68
100	40	6.394	300	do	68
200	do	603n	100	do	c 68
4:0	do	603	400	do	68
400	do	63%	100	do	- 83 68
200	00	6014	100 Chi	ANW RR.	e 42
400	110	60%	10)	do	42
600 P4	te M 88 Co	28	300	do	42
200	60	28%	1 0 Tol	& W RR	41
7.00	_ do	2854	100	do	41
	Y Cen & H R RR	88	100	do	41
1500		8-14	100	do	41
200	do	88%	200	60	200 A 15
500	00	88	100 Ohi	o & Miss Ri	24)
400	doc	8776	100	do	911
300	do	87 a	100	do	
300	do	0796	100	do	243
500	. 00	87%	200	do	14
1100	do	8719	1.00	do	24
200	do	8737	410	do	23
200	do	87.4	100	do	23
1000	do	8715	400	do	23
100	do	88	400 MH	& St Paul R	R., 304
	Pac RR	2074	800	do	30
200	do	47.59	100	do	303
200	40	北海	son C. C	CALCER.	245
		first	Boar	d-10:30	A. M.
AND PROPERTY.	White was the water	MARK 2	400000		THE REAL PROPERTY.

	200 40	281/4	1.0 Tol	& W RR	41%
	7.00 do	185	100	do	41%
	1500 00	811	100	do	4112
33	200 do	8816	200	do	4194
M	500 00	00	100 Ohi	0 & M188 RR	2414
7	400 do	8776	100	do	2436
棴	400 do	879	100	do	2412
60	500 00	87.4	200	do	1616
ø	1100 do	8732	100	do	24
麗	200 do	8754	410	00	2334
23	1000	971	400	do	2377
R	100 do	2172 2172	400 MIT	A St Paul PP	30%
В	200 Un Pac itR	2074			303.
3	200 do	2034	100	do	3034
3	500 00 1100 do	20%	800 C, C	do a CRR	2190
	1	First		d-10:30 A.	
d.	\$3000 Tenn 6's old	7214	100 abo	CANWER	4136
9	4000 do	72% 87% 87%	100	do	42
温	1610 Missouri 6'se	8716	100	do	42
	4000 do 3000 N Y 8 7 8, b 1, r. 2000 N Y Cen 6 8, 83, 1000 N Y Cen 6 8, 83, 4000 Long Dock bds. 16000 Un rae 10 8, inc.	8734	100	do	42
a	BOOK V Con 6's 'st	83	100 600	do	4234
g	1000 N Y Cen 6'a, '87	8614	900	do	420
3	4000 Long Dock bds	90%	25 Chi	do.	63
8	16000 Un Pac 10's, inc.	57	10	do	64
	13000 do		100	do	63%
8	1000 H & St Jo S's, con 5000 T & W 1st St L D.	75 81% 81% 81%	100 T F	& MSRR, be b3	61
8	19000 do	SIMO	400	a M S RR. De Da	6846
	2000 00	819	100	dos3	68%
-4	2000 do	81	300	do	60
0	TOOLC & N Weeg b. be	100	100	do	68%
8	1000 D. L. & W 24	102	200	doe	69
M	2000 Obio & M con s f.	88	300	do	6936
28	1000 M & St P 7 3-10	8534	530	dosi0	69
	1000 C. C & I C Jst	8034	1500		
8	5000 Bos, 11 & E 18t	2479	1300	do.	6996
2	5000 Del & H. r. '91	100	200	doe	69%
1	500 P, Ft W&C 1st	100%	300	do	69
9	9000 West Un Tel 7's	88	500	do	6932
6	2000 oo. 2000 do. 1000 C & N W e e g h.be 5000 N J. Cen Ist m. n. 1000 D, L & W 2d. 2000 Ohlo & M con s f. 1000 M & St.P 7.3-10. 1000 C, C & t C Ist. 5000 Go. 5000 H & E Ist. 5000 F F W & C Ist. 500 T, F T W & C Ist. 100 sho C Ity Bank. 25 Bank of Republic.	250	2.10	dos3	69
m	25 Bank of Republic.	93	100	do	69
9	40 Ger-Amer Bk 300 Mar L'd & M'g. b c	88	100	do	69 .
			400	dode St PRR pt. b c & R I RR b c doc doc	691
	25 Panama RRb e 10 go	76 78	100 Mil	AST PREPLOC	1833
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В	600 00	59%	SON	00	8734
я	1200 do	60	300	do	88
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9	700 do	60	300	do. de St P RR be s3 dob3	87%
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	300 do	6032	100		30%
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h	200 N Y O &	HRRR	8832	200 Chi	40.			63%	
	100 do		8314	2.0 Cm	do	KR		227	
-4	200 ac		883	100	do		.b3	43	
a	100 00		8857	100	do		. 63	43%	
y	100 de		8-94	100 Pitt	sburg	RR.	***	79	
r	200 do	£d	8834	200 Mil	& St	RR.		3046	
r	400 GC		881	500	do			30%	
n	200 fic	b3	884	25 Chi	& R T	RR	***	88	
r	300 Pac Me	11 Ss Co	283	100 Tol	& Wa	b RR.	***	4156	
3	1400 Un Pa	e RR	20%	200	do	******	***	4150	
-	1300 40		21	160 Obt	do.	as True		41%	
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it	100 00	b3	21	200 0, 0	do	KR	.03	2132	
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CLOSING PRICES-3 C'CLOCK P. M.

Western Un Tel 61½ a 61½ Lake Shore... 70½ a 70½ Quicksilver v. 20 a 22 Union Pacific... 21 a 21½ Quicksilver pr. 25 a 30 Chi & N W. 43 a 45½ Adams Express 82 a 83 Chi & N W. 43 a 63½ Weils-Fargo Ex 62½ a 64 Chi & N W. 97ef. 65½ a 63½ Weils-Fargo Ex 62½ a 64 Chi & N W. 97ef. 65½ a 63½ Weils-Fargo Ex 62½ a 58½ Mil & St Paul pr. 65½ a 85½ Wil & St Paul pr. 65½ a 65½ Wil & St Paul pr. 65½ a 65½ Wil & St Paul pr. 65½ a 65½ Toledo & Wab... 41½ a 41½ cew York Gen. 85½ a 85½ Chi & Wab... 41½ a 41½ Erie... 41 a 43½ Han & St Jo. pr. 25½ a 25½ Han & St Jo. pr. 25½ a 25½ Will & St Paul pr. 65½ a 25½ Lake St Jo. pr. 65½ a 25½

BOSTON WOOL MARKET.

BOSTON WOOL MARKET.

The market continues to improve, and has met with a good degree of activity, the sales of domestic wool having theen larger than for some months pass. Frieschave evidently declined choose provided the first tender of the firs

THE COTTON MOVEMENT.

week:-				
New Orleans	10,917	Stock, 113,630 27,970 31,253	Fxpor G't Beit's 10,262 7,159	
Florida. Savannah Charleston New York Boston, Philadelphia	30,780 18,134 14,606	95,366 40,962 50,911	15,638 4,649 22,216	6,824 3,075 2,772
Total this week Previously reported	10,319 130,240 718,404	386,691	1,202 61,106 222,379	1,152 25 525 61,266
Total since Sept. 1, '73	848,644	386,891	283,485	86,750
Same time last year	996,865	376,013	278,860	188,319
Decrease		10,678	4,616	101,539

EUROPEAN MARKETS.

London Money Market.—London, Nov. 22—12:30 P. M.—Consols for money, 92%; for the account, 98. United States five-twenty bonds, 1895, 604, 93. 1897, 60%; new fives, 91%. Eric Railway shares, 86. 2 P. M.—Eric Railway shares, 86. 2 P. M.—Eric Railway shares, 86%, 2 P. Alis Boursk.—London, Nov. 22—2:30 P. M.—Paris despatches quote renies at 387, 60c. 3:30 P. M.—Prench rentes, 585, 4°c. 6:30 P. M.—A despatch from Paris quotes renies 387, 30c. spatches quote renies at 385, fec. 3:20 P. M.—French rentes, 585, 4:e, 6:30 P. M.—A despatch from Paris quotes rentes 387, 50c,
Livergool Corton Market.—Livergool, Nov. 22-2:30 P. M.—Sales on the basis of middling Orleans, nothing below good ordinary, shipped December and Jacuary, at 8:9-16d. Of the sales to-day 7,500 bales were american. Cotton to arrive 1-16d, bugfer. Sales on the basis of middling uplands, nothing below good ordinary, shipped November, at 85-61, do, do., shipped December and January, at 85-61, do, do., shipped December and January, at 85-61, to market is a sande firmer; middling uplands, 8:5-61, at 8-5-61, middling orleans, 8:5-61, do middling orleans, 8:5-61, 3-62, do to speculation and export. Sales on the basis of middling uplands, nothing below good ordinary, shipped October and November, at 8:4-5, do, do, nothing below low middling, deliverable November, at 8:7-15-61, Livergoot, Phopuck Market.—Livergoot, Nov. 22—Evening.—Common rosin, 8s. 6d. per cwt. Spirits turpentume, 32s, 6d. per cwt.

London Produck Market.—London, Nov. 22—Refined petroleum, 125-61, per gallon.

Petroleum Market.—Anywer, Nov. 22—Petroleum, 33s, 5d. for fine pale American.

A TREASONABLE RATES—MONEY ON LIFE AND A Endowment Insurance Policies, Mortgages and other securities. Insurance of all kinds effected with best companies. J. J. HABRICH & CO., 117 Broadway. A. -LAPSLEY A BAZLEY, BROKERS, 74 BROAD-Outmargin or for investment; privileges negotiated; cir-cular explaining privileges, with references, mailed to any address.

ANY INDIVIDUAL POSSESSING \$5.00 TO \$20,000 a high rate of interest. Principals address PRINCIPAL, box 112 Herald office.

A. -MORTGAGES ON GOOD CITY PROPERTY FOR Stocks, Bonds, &c., made on one day's notice. V. K. STEVENSON, Jr., II Pine street. A LEXANDER FROTHINGHAM & COMPANY SECURE

A capital for incorporated companies, merchants manufacturers, mines. Our Register contains manual names possessing various amounts for investments.

ALEXANDER FROTHINGHAM & COMPANY, 112 and 114 Broadway. FIRST CLASS MORTGAGE FOR \$60,000 ON IM-proved property worth \$160,000, to exchange for d Stocks or Bonds at prices before panic. PAUL P. TOOD, 35 Liberty street.

A SECOND MORTGAGE OF \$5,000 FOR SALE-REA-sonable discount, on improved city property, on which there is ample security; answer; principals pre-ferred; open three days. E. H. L. W., 158 East Fifty-sixth street.

CAPITALISTS—I HOLD SEVERAL FIRST MORT-gages of various amounts on first class city property; will cell at a lineral discount. Apply to GEORGE A. SANDHAM, 78 Cedar street.

FINANCIAL. WANT TO SELL A PURCHASE MONEY FIRST Morigage of \$1,580, upon Property in the New Twenty-trib ward, worth double the amount; will buy theral uns. Address CASH, box E9 Berald Uptown Branch

GANS .- \$100 AND UP ON SECURITIES, LIFE POLIcies, farmiture, planos, diamonds and personal prop-of every description; Second Mortgages cashed; mercial paper nevolated. JAMES CAGNEY, 531 Hudson street.

OANS ON BOND AND MORIGAGE NEGOTIATED.

J First class Mortgages for sale, at liberal discounts.
articulars of W. H. HAYNER, No. 5½ Pine street. MONEY TO LOAN ON BOND AND MORTGAGE—
\$200,000, in sums of \$5,000 upwards, upon first class stores or private residences, centrally located in New York city. Principals only. WARREN, will.kFy.
No. 5 Beekman street, rooms 18 and 19.

MONEY TO LOAN—IN SUMS TO SUIT, FROM \$5.000 to \$50,000, on first or second mortrages; also Leasehold and Westchester county Froperty. MIX & ELLIOTT, Fourth avenue, corner Twentich street. MONEY WANTED, \$3.500 FIRST MORTGAGE
(Westelnester county improved preperty, near city,
worth \$10,000 will be given for \$5,000 cash for two years.
Also a good Second Mortgage on city property for sale.
Address LABCHMONT, hox 3,709 New York Post office.

Notice.

The Compons of the Long Deck Company's Mortgaze Bonds failing dut December 1 next will be beid, on and after that date, at the treasury of the Eric Kullway Company, Twenty third street, corner sighth avenue.

W. F. Shibathaan,

Treasurer Long Dock Company.

NOTICE.

The Coupons of the Fifth Mortgage Bonds New York and Eric Railroad railing due December 1 heat will be paid, on and after that date, at the offices of Messrs, Duncau, Sherman & Co., Il Nassau street.

W. P. SHEARMAN,
Treasurer.

NEW YORK SEVEN PER CENT BONDS.

Brooklyn seven per cent Bonds;
also other choice Stocks and Bonds,
paying 10 to 30 per cent, at low rates for sale by
ALBERT 41. SHOULAY & CO.,
No. 43 Pine street, New York.
N. B.—Investment Securities our specialty over 21 years.

NEW YORK STATE GOLD SIXES (DUE 1887), FOR Sale. GWYNNE & DAY, 16 Wall street. NEW YORK CITY SEVENS FOR SALE CHEAP BY DANIEL A. MORAN, 40 Wall street.

PUTS AND CALLS.—NOW THAT THE FLUCTUAtions in stocks
are so violent, is the
time to have an inbrest
in the market. Many are detineufficient. Under a new system sums of
\$10 to \$10 to an be invested in a manner as to limit
the liability to this amount, while the profits
likely to accrue are in nowise diminished.

2-page explanatory pamphlet,
mailed for stamp. Stocks
bought on margins, or
VALENTINE TUMBRIDGE & CO.,

VALENTINE TUMBRIDGE & CO., Bankers and Brokers, 39 Wall street, New York. TOOK PRIVILEGES: STOCK PRIVILEGES!—ALL contracts negotiated are signed by members of New fork Stock Exchange or responsible firms; no privilege excitated for less than 100 shares for \$100.

LAFSLEY & BAZLEY, Bricker, 74 Broadway.

AHE LOWEST CASH tor Life Insurance are those now published by the

LIFE ASSOCIATION OF AMERICA. and the best form of policy ever lasted for business men Ten Year Term Policy.

on which the average premium rate is OVER 40 PER CENT LOWER than the premiums heretofore, and now usually charged

on "plain life policies." In addition to this GREAT REDUCTION the policy holders are entitled to a dividend at the end of

ten years, and the policy can then be renewed without a new medical examination. THE BATE PER \$1,000

On all other forms of Lite and Endowment policies the

ADVANCE DIVIDENDS. giving 25 per cent additional insurance for the first five years after the issue of the

policies. THIS IS THE BEST PLAN of Life and Endowment insurance ever offered and is

granted only by the LIFE ASSOCIATION OF AMERICA. which is purely mutual and conducted wholly in the

INTERESTS OF ITS POLICY HOLDERS. Organized in 1868, but five years old, and yet has assets amounting to over

\$5,000,000 and over FOURTEEN THOUSAND POLICIES

in Force.

NEW YORK DEPARTMENT. OFFICE, NO. 92 BROADWAY.

CARLISLE NORWOOD, President Lorillard Insurance Company.
THOMAS L. SMULL, T. L. Smull & Co., Leather Merchants. lerchauts.
FREDERICK MEAD. Frederick Mead & Co., Grocers.
JAMES M. MOTLEY, President Manhattan Oil Co.,
JENKINS VAN SCHAICK, Van Schaick & Co., Bankers.
LAWRENCE D. ALEXANDER, J. B. Alexander & Co., Bankers.
CARL L. RECKNAGEL, Secknagel & Co., Drug
Importers. nporters.
ADOLPH W. ENGLER, Kremelberg & Co., Cotton and Tabacco Merchants.
WINTHROP G. RAY, W. G. Eay & Co., Merchants.
MITCHELL, N. PACKARD, Packard & James, Indigo.
WILLIAM B. MILION, Evans. Gardner & Co., Dry

ods. GEORGE B. STETSON, President Bridgewater Iron Manufacturing Company, President Bridgewater from William P. BUCKMASTER, President Oriental Savings Bank. A. D. SMITH, Secretary.

JAMES A. RHODES, Manager. W. EUCLID YOUNG, MEMBER STOCK AND GOLD Exchanges, 16 New street; Cotton, Stocks and Gold bought and sold on good margins.

W ANTED-TO SELL A FIRST MORTGAGE FOR \$6,000, due lat June next, on first class property in a pleasant viliage in New Jersey, on line of Morris and Essex Railroad, 50 minutes from New York: property worth double amount of mortgage; large discount given; bondsman al. Audress J. A., Herald office.

WANTED TO PURCHASE—AT BIG DISCOUNT FOR cash, good First and Second Mortgages on city and country property, Parim, &c. Only those willing to discount heavy. Address L., box 135 Heraid office. \$4.000 MORTGAGE, OR LESS, WANTED-IN exchange for half Wall Papers, balance in cash; first mortgages preferred. Address RETIRING PARTNER, Herald office.

\$5.000. \$2,800. \$2,500 TO LOAN ON FIRST MOET-in New Jersey. Address REAL ESTATE, box 127 Herald \$60.000 TO LOAN-ON MORTGAGE, IN SUMS of \$5,000 and upwards; existing Mortgages purchased. HINMAN & SON, 25 Pine street.

\$100.000 for LOAN, IN SUMS TO SUIT, ON first class Mortgages, Notes, Bonds and other Securities; also each to buy the same.
PAUL P. PODD, No. 35 Liberty street. \$300,000 TO LOAN-ON ROND AND MORT-property. Second Mortgages cashed.

PHALON & SLOAN, 31 East Seventeenth street.

COPARTNERSHIPS.

NOTICE IS HEREBY GIVEN THAT THE FIRM OF Vom Cleff Bros. has this day been dissolved by mutual conseut. The business will be carried on under the name and style of Vom Cleff & Co.

New York, Nov. 20, 1873. WILLIAM OPPITZ, Sr. NEW YORK, NOVEMBER 21, 1873.—THE COPART Dership known as MEACHAM & SHERRILL is this day dissolved by mutual consent. Either party is authorized to collect and settle accounts. The business will be conducted hereafter by HORACE D. SHERRILL, 222 Broadway, MARRIAGES AND DEATHS.

Married.

Married.

BOND—Pease.—By the Rev. Henry C. Potter, rector of Grace churen, on Friday evening, November 21. Mr. Edward S. Bond and Miss Edwerta Pease, both of this city. No cards.

Brown—Ackerman.—In Plainfield, N. J., on Thursday, November 20, by the Rev. J. R. Bryan, Robert E. Brown and Kate E. Ackerman, both of New York.

Close—Brandon.—On Wednesday evening, November 19, 1873, at the residence of the bride's parents, by the Rev. Charles H. Payson, D. Logar Close to Mary R., eluest daughter of Alexander Brandon, Esq., all of this city.

Collins—Braker.—On Wednesday evening, November 19, at the residence of the bride's lather, William P. Collins, of Smithtown, L. L., to Josephine M. Baker, daughter of George W. Baker, of Brooklyn, E. D.

COSTELLO—McGrath.—On Tuesday, November 18, at the residence of the bride's uncle, Mr. T. O'Donoghue, 80 University place, by the Rev. P. Maione, of the Immaculate Concestion, Mr. John S. Costello, Of Augusta, Ga., to Miss Sarah McGrath, of New York. No cards.

Dodor—Ward,—On Thursday, November 20, at the residence of the bride's parents, West Farms, N. Y., by the Rev. John Brien, William H. Ward. No cards.

N. Y., by the Rev. John Brien, William H. Ward.

N. Y., by the Rev. John Brien, William E. Dodge to Emmeline D., daughter of William H. Ward. No cards,

Hughes—Lynch.—On Wednesday, November 12, at the residence of the bride's parents. 202 East Thirry-inth street, by the Right Rev. Thomas Hendricken, Bishop of Providence, R. I., assisted by the Right Rev. F. P. McCarland, Bishop of Hardord, Cohn., the Very Rev. James Hughes, Vicar General of Hardord, brother of the bride-groom, and the Very Rev. James M. Early, Vicar General of Rechester, N. Y., Bernard Hughes, Japha—Smaddeck, On Wednesday, November 19, at the Thirly-fourth street synagogue, by the Rev. Dr. Vidaver, Soldmon S. Japha to Frances Smaddeck, both of this city.

Mann—Harvey,—On Thursday evening, November 20, by Rev. Mr. Tower, Nalam J. Mann, of New York, to Clarissa, youngest daughter of Charles Harvey, Esq. of Brooklyn.

Michael—Singer.—On Sunday, November 16, by the Rev. Jacob Kantrowitz, at the Chrystie street synagogue, Mr. Abraham Michael to Miss Sarah Singer, all of this city.

McColgan—Bythes.—On Wednesday, November 19, at St. Ann's church, by the Rev. Thomas S. Preston, John McColgan to Elizabeth M. Bythes, both of this city.

McGinn—Furlong.—On Wednesday, November 12, by Rev. William Everett, at the Church of the Church of the Church of the Church of the Nativity, John McGinn to Essie Forlong, daughter of the late Waiter Furlong, both of this city.

Quebec papers blease copy.

Neumoegen—Livingsron.—On Wednesday, November 19, by Rev. William Everett, at the Church of the Nativity, John McGinn to Essie Forlong, daughter of the late Waiter Furlong, both of this city.

Quebec papers blease copy.

Neumoegen—Livingsron,—On Wednesday, November 19, by Rev. William Everett, at the Church of the Sate Waiter Furlong, both of this city.

Quebec papers blease copy.

Fernander—In Brooklyn, on Revender—In Brooklyn, on Revender 19, by Rev. Der. S. Adier, Berthold Neumon Miss Satenden Neumon Missell Neum

Frankfort-on-the-stain (definition) papers.

Pearsall—Van Wagoner.—In Brooklyn, on Thursday, November 20, by the Rev. J. E. Searles, Oliver H. Pearsall, of Brooklyn, N. Y., to Katis L., eldest daughter of Jacob Van Wagoner, of East Englewood, N. J.

Bergen county papers please copy.

Schulte—Cook.—On Tuesday. November 18, at the residence of the bride's parents, by the Rev. A. H. M. Held, Albert Schulte to Anna M. S., daughter of Henry Cook, all of this city.

Died.

ALDEN.—On Thursday, November 20, 1873, HANNAH, the wife of Joseph Alden, in the 68th year

ALDEN.—On Thursday, November 20, 1873, HANNAH, the wife of Joseph Aiden, in the 68th year of her age.

The relatives and friends of the family are respectfully invited to attend the funeral service, on Sunday, November 23, at three o'clock P. M., from her late residence, No. 26 Jones street, between Bleecker and Fourth.

ASHBEY.—On Saturday, November 22, Genevieve Ashbey, child of Asa and Margarette Ashbey, aged 3 years and 6 months.

Funeral on Monday, at two P. M., at their residence, Vroom street and Tuers avenue, Jersey City Heights.

Bailte.—In Jersey City, on Wednesday, November 19, Richard J. Bailte, aged 43 years.

Beiatives and friends of the family, Manhattan Lodge, No. 62, A. F. and A. M., of New York, and sister lodges are invited to attend his funeral, on Monday, November 24, at twelve o'clock, from his late residence, 222 Mercer street, and from St. Mark's Episcopal church, corner of Montgomery and Grove streets, at half-past twelve o'clock.

The members of Manhattan Lodge, No. 62, F. and A. M., are hereby summoned to attend a special communication of the lodge at No. 33 Union square, on Monday, November 24, at ten o'clock.

A. M., for the purpose of paying the last tribute of respect to our late Brother Richard I. Baile.

Members of sister lodges are fraternally invited.

MOSES G. WANZOR, Master.

J. H. Horspall, Secretary.

CHERCH.—On Thursday, November 20, of peritonitis, James H. Cherch, in the 39th year of his age.

Relatives and friends are respectfully invited to attend the funeral, at his late residence, No. 461

West Forty-seventh street, on Sunday, 23 inst., at one P. M.

Coles.—On Saturday, November 22. Elizabeth, widow of John B. Coles, in the 88th year of her age.

His friends are respectfully invited to attend the funeral, this (sunday) afternoon at two o'clock, from his late-residence at Bergen Point.

CREMIN.—Suddenly, on Friday, November 21, Charles A., the beloved son of Joseph W. and Ann Cremin, aged 12 years, 1 month and 25 days.

Relatives and friends of the family are respectfully invited to attend the funeral, from 213 East Fifty-first street, on Sunday, November 22, at half-past two o'clock P. M.

DE CHAUX.—On Saturday, November 22, at ten o'clock A. M., Edward Gorry De Chaux, 40 years of age, a native of Moulins, France.

His friends, and especially the member of the French Benevolent Society, are invited to attend his funeral, which will take place from St. Vincent de Faul's clurch, West Twenty-third street, on Tuesday, November 22, at ten o'clock A. M.

DOUGLAS.—On Saturday, November 22, ACNES DOUGLAS, native of Dunkeid, Scotland, aged 65 years.

Funeral on Monday, November 24, 1813, from the residence of her brother, Alexander Douglas, 352 West Forty-third street, at ten o'clock A. M.

Dowb.—On Traursday, November 20, Michael Dowb.

The friends of the family are respectfully invited to attend the funeral, from his late **esidence*, 154 Degraw street.* Brooklyn, on Sunday, 234 inst., at two o'clock P. M.

EDGAR.—At Woodbridge, N. J., on Saturday, November 22, Fancis P. EDGAR.

Relatives and triends of the family are invited to attend the funeral, from the Presbyterian church, Woodbridge, on Tuesday, the 25th inst., at one o'clock P. M.

Fagan.—Ellen Fagan, relict of Francis Fagan, aged 53 years.

The friends of the family and those of her sons, Patrick and Edward, are most respectfully invited to attend the funeral, from her late residence, 439 East Eleventh street, on Monday morning, November M. of the repose of her soul, and from theace, at half-past one, to Calvary Cemetery for interment.

FOLEY.—On Friday, November 21, after a short lilness, Thomas Foley, in the 23d year of his age.

ment.
FOLEY.—On Friday, November 21, after a short illness, Thomas Foley, in the 23d year of his age.
None knew him but to love him.
None named him but to praise.
The relatives and friends are respectfully invited to attend the funeral, from his late residence, this day (Sunday), at one o'clock P. M.
GALLAGHER.—In Brooklyn, on Friday, November 21, Alphonsus M., infant son of Michael J. and Rosanna Gallagher, aged 1 year, 10 months and 21 days.

Rosanna Gallaguer, aged 15 days.

Relatives and friends of the family are respectfully invited to attend the funeral, from the parents' residence, 190 St. James place, corner Fulton av., on Sunday, the 23d inst., at two P. M. GEISMAR.—In Emmendingen, Baden, on Friday, October 31, after a long filmess, Jacob GEISMAR, and 49 years.

Fulion av., on Sunday, the 23d inst., at two P. M.
GEISMAR.—In Emmendingen, Baden, on Friday,
October 31, after a long filmess, Jacob Geismar,
aged 49 years.

Haubeck.—Suddenly, on Saturday, November 22,
1873, John H. Harbeck, late of Brooklyn.

Notice of funeral hereafter.

Harley.—On Friday, November 21, Ellen
Theresa Harley, infant daughter of E. J. and
Ellen Harley, aged 9 months and 11 days.

Funeral will take place this (Sunday) afternoon,
at two P. M., from the residence of her parents.
No. 736 First avenue, between Forty-first and
Forty-second streets.

Heard.—At Newburg, on Friday, November 21,
Catharine U., wife of Dr. John S. Heard.

Funeral on Sunday, November 23, at half-past one
P. M., at St. Paul's Episcopal church, Newburgh.
Cars leave Grand Central Depot 9:10 A. M., returning at 3:45 P. M.

Henry.—On Saturday, November 22, Catherine
Henry, in the 78th year of her age.

Funeral on Monday, November 22, Edmurl,
son of Oilver and Louisa Hibbard, aged 4 years, 10
months and 22 days.

The relatives and friends of the family are respectivily invited to attend the funeral, from the
residence of his parents, 30 East Thirty-second
street, on Monday, at one o'clock P. M.

Hoff.—On Wednesday, November 19, Danker, S.

Hoff, aged 47 years.

Corinthian Chafter No. 159, R. A. M.—TomPanions—You are hereby requested to meet at
Darling's Rooms, 117 West Twenty-third street, on
Monday, November 24, at ten o'clock A. M., to
unite with Sylvan Grove Lodge in paying the hast
Darling's Rooms, 117 West Twenty-third street, on Monday, November 24, at ten o'clock A. M., to
unite with Sylvan Grove Lodge in paying the hast
Darling's Rooms, 117 West Twenty-third street, on Monday, November 24, 1873, at ten o'clock A. M.,
for the purpose of paying the last tribute of reand A. M., are requested to meet at their lodge
room, No. 117 West Twenty-third street, on Monday, November 24, 1873, at ten o'clock A. M.,
for the purpose of paying the last tribute of re-

spect to our late brother, Daniel S. Hon. Mambe 2 of sister louges and the companions of Containing Capter, No. 167, R. A. M. are traternally invited to be present. By order of ROYAL G. MILLARD, Master. Wesley B. Church, Secretary.

Horn.—On Saturday, November 22, Margaret Allen Horn, native of Scotland.

The relatives and friends are invited to the funeral, on Monday, November 24, at two o'clock P. M., from 328 First street, Williamsburg.

Trenton papers pleasa copy.

Krogh.—On Thursday morning, November 26, after a short but painful illness, Johnnie Krogh, beloved son of Michael and Eliza Keegh, aged 18 years, I month and 13 days.

The friends of the family are respectfully invited to attend the funeral, from the residence of his parents, 64 Third street, on Sunday, November 25, at two o'clock P. M.,

Kirkland.—Suddenly, on Thursday, November 25, Robinson Kirkland, aged 45 years.

Relatives and friends are respectfully invited to attend the funeral, from his late residence, 203 Stockton street, Brooklyn, on Sunday, at two o'clock P. M., to be interred in Greenwood Cemetery.

Lansing.—Of pneumonia of the lungs, Jarren

O'clock P. M., to be interred in Greenwood Cemetery.

Lansing.—Of pneumonia of the lungs, Jarrey
Lansing, son of Jennie and the late Alirez Lansing,
in the 23th year of his age.

Relatives and friends are respectfully invited to
attend the funeral, from his late residence 43 Smith
street, Brooklyn, on Monday, November 24, at two
P. M.

LEE.—On Friday, November 21, Lange Nyco, Land LEE.—On Friday, November 21, James Nixon Les.

aged 19 years, 7 months and 12 days.
Relatives and friends are respectfully invited to
attend the juneral, from his late residence, 322
East Sixteenth street, on Sunday, 23d inst., at one
deleck.

attend the inneral, from his late residence, 322
East Sixteenth street, on Sunday, 23d inst., at one o'clock.

LEVINESS.—Suddenly, on Friday morning November 21, at Scarsdalc, Westchester county, Amos T.
LEVINESS, in his 56th year.

The relatives and friends of the family are respectfully invited to attend the inneral, at the Reformed church, Greenville, on Sunday morning, at twelve o'clock. Carriages will be in waiting at Hartsdale station on the arrival of the wills train from Grand Central Depot.

Love.—On Thursday, November 20, Louise E., wife of Samuel Love, aged 23.

The relatives and iriends are invited to attend the inneral to-day, at one o'clock P. M., rum her late residence, No. 313 Sixth avon. Mier remains will be taken to Greenwood for interal. Int.

MALONE,—On Friday, November 21, 1873, Annir, eldest daughter of Susan and the late Maheck Maione, in the 23d year of her age.

The relatives and friends of the family are invited to attend the funeral, from the residence of her mother, 552 West Forty-flith street, on Monday, November 24, at ten o'clock precisely; thenoe to Church of the Hely Cross, where a solemn requiem mass will be offered for the repose of her soul; thence to Calvary Cemetery for interment.

MIRANDA.—On Saturday, November 22, Mariz, aged 2 years, 2 months and 7 days.

Friends of the family are invited to attend the funeral, from the residence of her parents, 780 Park avenue, Brocklyn, on Friday, November 24, at the o'clock.

Morgan,—In Brocklyn, on Friday, November 24, at the o'clock.

Morgan,—In Brocklyn, on Friday, November 24, at the o'clock precisely; thence to clock.

Morgan,—In Brocklyn, on Friday, November 24, at the residence of her son-in-inw, John Magill, Mrs. £Meline Morgan, in the 56th year o' her age.

Notice of uneral to-morrow.

Moore.—At Richmond, Staten Island, on Thursday, November 20, T. W. Challes Moore, aged 79 years.

Relatives and friends of the family are invited to attend the uneral, on Sunday, November 23,

rears, Rovember 29, it is climbed shown, ages and relatives and friends of the family are invited to attend the inneral, on Sunday, November 23, at two o'clock P. M., at St. Andrew's church, Richmond. Carriages will be in waiting at Vanderbig Landing on the arrival of the 12 o'clock boat from 100t of Whitehall street, New York.

Washington (D. C.) and Nova Scotia papers blease copy.

loot of Whitehall street, New York.

Washington (D. C.) and Nova Scotia papers please copy.

MULYEY.—On Friday, November 21, 1873, Mrs. Catharism Mulyey, aged 73 years.

The funeral will take place from the residence of her son-in-law, Michael Byrue, 306 Furman street, Brooklyn, to-day (Sunday), November 23, at two o'clock P. M. Relatives and friends are respectfully invited.

McCauley.—On Friday, November 21, Mart, beloved daughter of Thomas and the late Anna McCauley, ared 4 years, 9 months and 6 days.

The relatives and friends of the family, and those of her uncle, John McCauley, are respectfully invited to attend the funeral, on Sunday, the 23d inst., at two o'clock, from her late residence, 222 Mott street.

McCapfrey.—At his father's residence, Eighty-second street and Boulevard, Robert McCapfrey.

Filends are respectfully invited to attend his funeral, on this day, at one o'clock.

McGhan.—On Saturday, November 22, Susanna, daughter of Edward and Mary McGhan, aged 2 years, 2 months and 4 days.

The relatives and friends of the family are respectfully invited to the funeral, from the residence of her parents, 240 East Thirty-fifth street, this day (Sunday) at one o'clock.

McMullen.—On Wednesday, November 19, after a lingering fileses, John McMullen, aged 3 years, Remains interred in Cypress Hills Cemetery.

Newman, aged 45 years.

The relatives and friends are respectfully invited to attend the funeral, from bis late residence, 95 Thompson street, at half-past one P. M. on Sunday.

Osmers, in the 54th year of his age.

95 Thompson street, at half-past one P. M. on Sanday,
OSMERS.—On Friday, November 21, 1873, JOHN
OSMERS, in the 54th year of his age.
The relatives and friends of the family and members of United Brothers, Lodge No. 556, F. and A. M., are respectfully invited to attend the funeral, from his late residence, No. 90 South Tenth street, Brooklyn, E. D., on Tuesday, the 25th inst., at one P. M.

are respectfully invited to altend the Juneral, from his late residence, No. 90 South Tenth street, Brooklyn, E. D., on Tuesday, the 25th Inst., at one P. M.

O'CALLAGHAN.—On Saturday, November 22, William J. O'CALLAGHAN, son of Jeremiah O'Callaghan, of Vicarstown, parish of Inniscarra, county Cork, Ireland.

The relatives and friends of the family are respectfully invited to attend the funeral of the deceased, from his late residence, No. 11 Prince street, on Monday, November 24, at one o'clock.

It is papers please copy.

O'MULLANE.—The "month's mind" of the Rev. David O'MULLANE, late pastor of St. Vincent de Paul's, North Sixth street, Brooklyn, will be heid at the church on Monday morning, November 24, at en o'clock.

The ciergy, relatives and friends, are respectfully invited to attend.

Power.—On Friday, November 21, Robert Thomas, son of Robert and Annie Power, aged 1 year. T months and 5 days.

Funeral from the residence of his parents, 114 West Fortieth street, on this day (Sunday) at 12n o'clock A. M., to Caivary Cemetery, for interment. Procron.—Suddenly, on Saturday, November 22, EMMA PROCTOR, aged 6 years and 10 mouths.

Relatives and friends of the family are respectivity invited to attend the funeral, from the residence of her parents, No. 235 Freeman street. Greenpoint, on Monday, November 24, at two o'clock P. M., without further notice.

PUTNEY.—In this city, on Monday, November 17, of pneumonia, Elinor B. PUTNEY, daughter of W. E. and Emma L. Putney, aged 1 year, 11 months and 8 days.

Rice.—On Friday, November 21, 1873, Mr. JETTE Rice, of Hoffenheim, Baden, after a lingering illness of four months, in the 55th year of her age.

The relatives and friends of the family, also the members of King Solomon Lodge, No. 279, and Hombold Lodge, No. 512, are respectfully invited to attend the funeral, from the residence, of how for the partish of Drumers, over the partish of Drumers, over how and friends of the family are respectfully invited to attend the funeral, from the residence of his parents, 19

wember 23, at two o'clock.
Waterville (Me.), and Norfolk (Va.), papers please copy.
STORMS.—At Tarrytown on Hudson, on Thursday evening, November 20, Rachel Hopkins, relict of Colonel Lewis K. Storms, in the 80th year of her age.
The funeral will take place from the residence of her son-in-law, Mr. John Daniell, on Sunday, the 23d inst., at three o'clock P. M. Relatives and friends are respectfully invited to attend., Trains leave Forty-second street depot at nine o'clock A. M. and Thirrieth street at one P. M., returning at twenty minutes past six. Carriages in waiting at depot upon arrival of trains.
Thomas.—On Thursday, November 20, Emile Benoit Thomas, aged 43 years, born in France.
The relatives and friends are invited to attend his funeral, which will take place this day, at one o'clock, from his residence, No. 171 West Houston street, New York.
Thompson.—In Harlem, on Thursday, November 20, suddenly, Crsaking Delafolic, daughter of Charles P. and Cesarine Thompson, aged 4 years. Jefferson county, N. Y. and Boston papers please copy.

Theney.—On Friday, November 21, Michael.

Charles P. and Cestine Index of the family are respectfully invited by a copy.

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